



# City of Loma Linda Official Report

Floyd Petersen, Mayor  
Stan Brauer, Mayor pro tempore  
Robert Christman, Councilmember  
Robert Ziprick, Councilmember  
Charles Umeda, Councilmember

COUNCIL AGENDA: April 18, 2006

TO: City Council

SUBJECT: Request from the City of Belvedere for membership in the  
California JPIA

**City of Belvedere**  
**Application for Membership**



# CALIFORNIA JOINT POWERS INSURANCE AUTHORITY

8081 Moody Street, La Palma, California 90623  
(562) 467-8700 • FAX (562) 402-8692

## Applicants Name APPLICATION FOR MEMBERSHIP

INSTRUCTIONS: Please complete the following underwriting information. You may attach additional sheets, if necessary, to amplify your answers. The application should be signed by the City Manager. Please type your answers.

Date of Application: 1/19/2006

Date of Incorporation: 12/19/1996

CITY OF: Belvedere

COUNTY OF: Marin

ADDRESS: 450 San Rafael Avenue, Belvedere, CA 94920-2336

MAIN PHONE: 415-435-3838

MAIN FAX: 415-435-0430

WEBSITE: www.cityofbelvedere.org

APPLICATION COMPLETED BY: Leslie Carpentiers, Risk Manager

PHONE: 415-435-8908

### FUNCTION:

City Manager:

Finance Officer:

Public Works Director:

Parks & Rec Director:

Planning Director:

City Clerk:

Personnel Director:

Risk Manager:

City Attorney:

Police Chief:

Fire Chief:

Salutation	Name	Actual Title	Phone	Email
Mr.	George Rodericks	City Manager/City Clerk	415-435-3838	grodericks@cityofbel
Mrs.	Rebecca Eastman	Finance Officer	415-435-3838	eastman@cityofbelve
Mr.	Bob Branz	City Engineer/PW Dir.	415-435-3838	bbranz@cityofbelved
Mr.	Bruce Mulder	Director, BTJR Dept.	415-435-4355	director@btcreation
Ms.	Pierce Macdonald	Planning Manager	415-435-3838	pmacdonald@cityofb
Mrs.	Leslie Carpentiers	Deputy City Clerk	415-435-8908	clerk@cityofbelveder
Mr.	George Rodericks	City Manager/City Clerk	415-435-3838	grodericks@cityofbel
Mrs.	Leslie Carpentiers	Risk Manager	415-435-8908	lcarpentiers@cityofbe
Mr.	Gary Ragghianti	City Attorney	415-453-9433	gragghianti@cityofbel
Chief	Mark Campbell	Police Chief	415-435-3266	mcampbell@cityofbel
Chief	Richard Pearce	Fire Chief	415-435-7200	rpearce@cityofbelve

1. POPULATION:

2125

2. AREA:

0.5 sq. mi. land area

3. TOTAL OPERATING BUDGET (FY 2004-2005):

*(please provide a copy of your adopted budget)*

5.9 million

4. EMPLOYEE CENSUS:

		FT (Positions)	PT (FT Equiv)	VOL (People)	Gross Payroll for Calendar year 2004 (include non-taxable compensation & PT)
Clerical Office	(8810)	9	1		\$828,674.00
Municipal Non-Manual	(9410)	2			\$148,700.00
All Other Municipal	(9420)	3			\$145,938.00
Fire Fighters	(7706)				
Volunteer Fire Fighters	(7707)				
Police Officers	(7720)	6			\$441,183.00
Volunteer Police Officers	(7722)				
Bus Operators	(7382)				
Pilots	(7424)				
Animal Services	(8831)				
Water Works	(7520)				
Sanitation Employees	(7580)				
All Other	(9999)				
<b>TOTAL EMPLOYEES &amp; GROSS PAYROLL</b> (Calendar year 2004)		<b>20</b>	<b>1</b>	<b>0</b>	<b>\$1,564,495.00</b>

5. CURRENT INSURANCE PROGRAM (or last insured year):  
In addition, please submit the face sheets of all current policies.

A. GENERAL LIABILITY COVERAGE: (Claims made or occurrence, please specify)

1. Primary Coverage:

Carrier: Association of Bay Area Governments Public Liability Assurance Network  
 Policy Period: 7/1/2005 - 6/30/2006 (80% of: \$21,314 premium + \$43,810 admin. fee)  
 Occurrence Limit: \$ 5,000,000.00  
 Premium: \$ 52,099.00  
 Deductible/Retention: \$ 25,000.00  
 Claims Administrator: ABAG PLAN for Liability; Innovative Claims Solutions for W/C.

EXCESS LIABILITY COVERAGE:

\$ 10,000,000.00 Excess of \$ 5,000,000.00  
 Carrier: Insurance Company of State of Pennsylvania  
 Policy Period: 7/1/05 - 6/30/2006 Premium included in above.  
 Premium: \$ 0.00

\$ Excess of \$  
 Carrier:  
 Policy Period:  
 Premium: \$

\$ Excess of \$  
 Carrier:  
 Policy Period:  
 Premium: \$

B. WORKERS' COMPENSATION COVERAGE:

1. Primary Coverage:

Carrier:	<u>Bay Cities Joint Powers Insurance Authority</u>	
Policy Period:	<u>7/1/2005 - 6/30/2006</u>	
Premium:	\$	<u>17,870.00</u>
Employers Liability Limit:	\$	
Deductible/Retention:	\$	<u>150,000.00</u>
Claims Administrator:	<u>ABAG PLAN for Liability; Innovative Claims Solutions for W/C</u>	

2. Excess Workers' Compensation Coverage:

\$	<u>2,000,000.00</u>	Excess of \$	<u>500,000.00</u>
Carrier:	<u>LAWCX (CPEIA \$2,000,000 - \$100,000,000)</u>		
Policy Period:	<u>7/1/2005 - 6/30/2006</u>		
Premium:	\$		<u>9,104.00</u>

C. PROPERTY INSURANCE:

1. Coverage: (Replacement cost or other, please specify)

Insured values:	
Buildings: <i>Replacement</i>	\$ <u>3,444,925.00</u>
Contents: <i>FMV</i>	\$ <u>626,540.00</u>
Vehicles: <i>FMV</i>	\$ <u>275,004.00</u>
Other: <i>FMV</i>	\$ <u>103,000.00</u>
Total Values	\$ <u>4,449,469.00</u>
Carrier:	<u>PEPIP</u>
Policy Period:	<u>7/1/2005 - 6/30/2006</u>
Premium:	\$ <u>(80% of \$4,550 premium)</u> <u>3,640.00</u>

6. LOSS EXPERIENCE SUMMARY: (Past five completed years)

Additionally, please submit detailed claims information for the past ten years. See "Claims History" forms for more information.

A. GENERAL LIABILITY INCURRED LOSSES:

Year	Number of Losses	Amount of Losses
2000	None	
2001	None	
2002	None	
2003	1	\$3,695.85
2004	1	\$1,500.00

B. WORKERS' COMPENSATION INCURRED LOSSES:

Year	Number of Losses	Amount of Losses
2000	2	\$1,852.12
2001	1	\$549.30
2002	None	
2003	None	
2004	None	

C. INSURED PROPERTY INCURRED LOSSES:

Year	Number of Losses	Amount of Losses
2000	None	
2001	None	
2002	None	
2003	None	
2004	None	

NO CLAIMS IN LAST 10 YRS

## 7. GENERAL EXPOSURES:

	Number	Area
A. Waterfront Property:	NA	
B. Cemeteries:	NA	
C. Housing:	NA	
D. Libraries and/or Museums:	NA	
E. Parks and Playgrounds:	2	2.3 acres
F. Stadiums and/or Grandstands:	NA	
G. Swimming Pools:	NA	
H. Golf Courses:	NA	
I. Police Horses:	NA	
J. Police Canines:	NA	
K. Auditoriums and/or Exhibition Halls:	NA	
L. Community Centers:	1	8458 sf, 0.06 acres
M. Buildings Leased to Others:	NA	
N. Land Leased to Others:	30	Tidelands leased for private docks
O. Buildings and/or Land Leased by Organization:	NA	
P. Hospitals:	NA	
Q. Airports:	NA	
R. Fixed-Wing Aircraft:	NA	
S. Helicopters:	NA	
T. Motorpools / Garages:	NA	
U. Underground Storage Tanks:	1	
V. Permits:		
Construction:	239	(includes electrical, plumbing, etc.)
Demolition:	1	
Environmental/Hazards:	NA	
Other - (please describe):	only one permit for a new structure (replaced existing)	

## 8. VEHICLE EXPOSURES:

### A. General Vehicles:

Passenger Sedans (non-police):	1
Pickups & other maintenance vehicles:	4
Construction/Heavy Equipment:	1
Other - (please describe):	1 street sweeper, 1 antique fire truck

### B. Emergency Vehicles:

#### Police:

Passenger:	5
Motorcycles:	NA
Pickups/Vans:	NA

#### Fire:

Passenger:	NA
Pickups/Vans:	NA
Apparatus:	NA

### C. Public Transit Vehicles:

Mini Buses/Vans:	NA
Buses:	NA

### D. Watercraft:

Type:	NA
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9. ROADWAY AND TRAFFIC EXPOSURES:

A. City Streets: (miles)	12.5
B. County Roads: (miles)	NA
C. State Highway: (miles)	NA
D. Traffic Signals: (number)	NA
E. Parking Lots: (number)	2
F. Parking Meters: (number)	NA
G. Sidewalks: (miles)	

10. POLICE SERVICES EXPOSURES:

A. Number of Sworn Officers:	
Full-time:	6
Part-time:	NA
B. Number of Reserves:	
Level I:	NA
Level II:	NA
C. Number of Police Stations:	1
D. Number of Jail Facilities:	NA
Number of Cells:	
E. Is there a Policy and Procedures Manual?	Yes
F. Is there a written Pursuit Policy?	Yes
G. Is there a written Policy on the use of Firearms?	Yes
H. Is there a written Policy on the use of Canines?	NA

11. FIRE SERVICES EXPOSURES:

A. Number of Sworn Fire Personnel:	
Full-time:	City contracts with
Part-time:	Tiburon Fire Prot. Dist.
Volunteers:	& So. Marin Paramedic
Paramedics:	System
B. Number of Fire Stations:	

12. UTILITY SERVICES EXPOSURES:

A. Water Department:	
Please submit an inundation map showing location and describe each dam.	
1. Number of Employees:	NA
2. Average capacity/day:	
Domestic:	NA
Industrial:	
3. Source of supply:	Marin Muni Water Dist.
4. Dams:	
Number:	NA
Capacity:	
Type:	



5. Reservoirs:  
Number: NA  
Capacity:   
Type:

6. Storage tanks:  
Number: NA  
Capacity:   
Type:

7. Source of water supply: MMWD

B. Sanitary Sewer Service:  
Number of employees: NA  
Average capacity/day: NA  
Level of treatment: NA  
Effluent discharged to: NA

C. Service Suppliers:  
Electrical Power: PG&E  
Natural Gas: PG&E  
Telephone: SBC  
Cable Television: Comcast  
Water: (if private) Marin Muni Water Dist.  
Solid Waste Disposal: San. Dist. #5

13. Please include material information not requested on this form.

ACKNOWLEDGEMENT (To be completed by City Manager):

All of the above information, including attachments, has been fully disclosed. The CALIFORNIA JPIA may rely on these answers, including attachments, when considering this application for membership.

NAME: GEORGE J. RODERICKS

DATE: 1-11-00

SIGNATURE: 

**City of Belvedere**  
**Report of Initial Risk Management Evaluation**

# CALIFORNIA JPIA

## MEMBERSHIP APPLICATION

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## REPORT OF INITIAL RISK MANAGEMENT EVALUATION

of the

## CITY OF BELVEDERE

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### I. RECOMMENDATION

It is recommended that the City of Belvedere's application for membership in the CALIFORNIA JOINT POWERS INSURANCE AUTHORITY be approved with an initial General Liability Program primary deposit of \$43,341, an initial Workers' Compensation Program deposit of \$41,238 and a deposit to the Workers' Compensation excess pool of \$693.

### II. GENERAL INFORMATION

A. Date of Survey: January 19, 2006

B. Participants in Survey:

1. For CALIFORNIA JPIA: Beth Lyons, Assistant Executive Director  
Norman Lefmann, Member Services Director

2. For City: George Rodericks, City Manager  
Leslie Carpentiers, Assistant to the City  
Manager/Risk Manager  
Bob Branz, City Engineer  
Mark Campbell, Police Chief

C. Description of Applicant:

Located in Marin County, the City of Belvedere is a small residential community of less than one square mile, and is located just a short distance north of the Golden Gate Bridge. The city's development consists primarily of single-family homes, although there are a few rental units. There is little commercial and no industry within city boundaries.

The City of Belvedere was incorporated in 1896 as a general law city using the council-manager form of government. The council is made up of five members elected with four-year, over-lapping terms. The mayor is elected every year from amongst the five council members.

The city's 2004-2005 operating budget was \$5,900,000, with a staff of 20 full-time employees and two part-time employees. The 2004-2005 payroll was budgeted at \$1,564,495. The city has its own police department, and contracts with the Tiburon Fire Protection District for fire services. The city also participates in a joint powers agreement that established the Belvedere-Tiburon Joint Recreation Committee, which administers and operates recreation programs for the residents of Belvedere and the neighboring town of Tiburon. In addition, the city is part of a joint powers agreement for library services through the Belvedere-Tiburon Library Agency, which is charged with all the responsibilities of the library's development, operation and maintenance. As a result of Belvedere's initiation toward California JPIA membership, both the Recreation and Library JPA's have begun the membership process.

During the survey, city staff displayed knowledge and concern about risk management issues. This attitude was reflected in recent efforts to improve one of the city's parks. The project was satisfactorily completed, and a significant investment was made in improving safety for those enjoying the park amenities. Also, the city is enhancing its sidewalk inspection program, which is discussed in greater detail under Streets and Sidewalks below.

### **III. CURRENT INSURANCE PROGRAM**

The city is currently a member of the Association of Bay Area Governments Public Liability Assurance Network (ABAG-Plan). The self-insured general liability and automobile liability program has an occurrence limit of \$5,000,000, and a retention level of \$25,000. An excess insurance policy purchased by ABAG provides coverage from \$5,000,000 to \$10,000,000. ABAG provides claims administration services for liability claims. The 2005-2006 estimated premium for claims in excess of the city's self-insured retention was \$52,099.

The city self-insures the first \$150,000 of each workers' compensation loss, with coverage to \$500,000 being provided through the Bay Cities Joint Powers Insurance Authority. Coverage to \$2,000,000 is provided with a purchased insurance policy through LAWCX. Excess insurance above that is provided by CPEIA to a limit of \$150,000,000. Innovative Claims Solutions provides claims administration services for workers' compensation claims. The 2005-2006 estimated premium for the city's primary workers' compensation coverage was \$48,091 (\$21,117 for program administration and claims service fees, \$17,870 in loss funding, and \$9,104 in excess coverage).

#### **IV. EXPERIENCE AND LOSS DATA**

##### **General and Automobile Liability**

The city has a five-year liability loss history that is favorable, with only one loss occurring in each of the last two years. The approximate cost of the city's losses over these two years has averaged \$2,600 annually, with a five-year average of just over \$1,000.

##### **Workers' Compensation**

The city's workers' compensation losses are similarly very favorable. The city experienced losses in two of the last five years, with an approximate average loss in each of those years of \$1,200. The five-year average is less than \$500.

#### **V. APPLICATION FEE AND DEPOSIT COMPUTATIONS**

##### **A. Application Fee:**

The City of Belvedere paid an application fee of \$1,000. This fee may be applied toward the primary deposit if the city is approved as a member or refunded if membership is not approved.

##### **B. General Liability Deposit:**

The initial primary deposit covering the period July 1, 2006 through June 30, 2007 was established at \$43,341. The deposit was established based upon a pro forma analysis of the city's claims history covering the period of July 1, 1999 to June 30, 2004.

##### **C. Workers' Compensation Deposit:**

The initial deposit for the July 1, 2006 through June 30, 2007 coverage period was established at \$41,238 at the \$50,000 retention level. The deposit was established based upon a pro forma analysis of the city's claims history covering the period of July 1, 1999 to June 30, 2004.

In addition to the primary deposit, there is a deposit to the Workers' Compensation Excess Pool equal to 0.05% of payroll. Based on the City's payroll, the deposit for July 1, 2006 to June 30, 2007, would be \$693.

#### **VI. PHYSICAL INSPECTION AND COMMENTS**

##### **A. CITY HALL**

City Hall houses all departments, including Administration, Public Safety,

Planning and Building, and Public Works. The actual building is of historic significance, and once served as a church before being relocated to its present site. It has been fully renovated, and contains appropriate ingress and egress, including accessibility for the disabled. The city also utilizes one off-site Public Works area, known as the Corporate Yard, which is used primarily for storage.

#### B. PARKS AND PLAYGROUNDS

As mentioned above, the city participates in a joint powers agreement with the town of Tiburon. The Belvedere-Tiburon Joint Recreation Department administers and operates recreation programs.

The city has two parks, one of which consists of a large open space and two tennis courts. The other park, known as Community Park, has recently undergone significant renovation and enhancement. The area has a general-purpose grassy area, playground equipment, a basketball court, restrooms, and a gazebo.

#### C. STREETS AND SIDEWALKS

The city typically allocates an annual amount through its capital improvement program toward a successful slurry seal program, which is funded by gas tax revenue from the State. The city capital improvement fund also pays for crack sealing and traffic marking on an annual basis.

Street trees, streetlights and street sweeping are all funded through the Public Works Department's operational budget. Sidewalks have been the responsibility of property owners for many years, and have been kept in excellent condition due to the city's sidewalk inspection program, designed to annually identify areas in need of repair or replacement. Once the city completes its inspection, property owners are contacted in order to explain the work needed. Competitive bids are then collected for the work selected, and residents are billed upon the completion of repairs.

The city is presently revising its sidewalk ordinance regarding property owner financial responsibility for upkeep. Through revision of the ordinance, the City is seeking to transfer the liability for injury or property damage to the property owner, if the owner fails to maintain the sidewalk in a non-dangerous condition.

### VII. POLICE DEPARTMENT

The City of Belvedere has a police department with a total of six full-time officers and one secretary. The police chief is not a city employee, and instead is a contract employee hired through the Marin County Sheriff's Department. The department has documented policies on use of force, restraint, pursuit, and domestic violence. The department appears to be in compliance with established

Peace Officer Standards and Training requirements. The training is conducted on a regular basis, and is well documented. The department has debriefing sessions with the involved officers after serious incidents, such as shootings, chases, and injuries. The department uses less-lethal weapons, for which officers receive initial and refresher training. All sworn personnel are required to attend range training and qualify their service weapon monthly. The department utilizes the Marin County Communication Center for dispatch, and transports prisoners to the Marin County Jail, as it has no holding facilities of its own.

## **VIII. SUMMARY AND EVALUATION**

The City of Belvedere staff is very professional, and has demonstrated a strong understanding of self-insurance pools. Being small, the city relies on numerous agreements for providing programs and services to its residents, which range from recreation and library services to fire protection and emergency dispatch programs. Review of the numerous documents that define these programs and services reflect weaknesses common to many Authority members. City staff understands the Authority's role to be that of helping them address these and other exposures, and they are committed to sound practices of risk management.

Accordingly, the Authority finds that membership will benefit the city by providing reliable and economical coverage, and it will be advantageous to the CALIFORNIA JPIA by expanding its ability to spread pooled losses and costs. In summary, the physical inspection, committed leadership, and interest expressed qualify the City of Belvedere for consideration for membership in the CALIFORNIA JPIA.